

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | Michael A Siwczak | Social Security number or ITIN | xxx-xx-5389 |
| | First Name Middle Name Last Name | EIN | -- |
| Debtor 2 | Debra Siwczak | Social Security number or ITIN | xxx-xx-5425 |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- |
| United States Bankruptcy Court District of New Jersey | | | |
| Case number: 16-20685-CMG | | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael A Siwczak

Debra Siwczak

5/29/20

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Michael A Siwczak
Debra Siwczak
DebtorsCase No. 16-20685-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 39

Date Rcvd: May 29, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 31, 2020.

db/jdb
cr +Michael A Siwczak, Debra Siwczak, 14 Shellflower Lane, Hamilton, NJ 08690-2228
+Finance of America East, Stern & Eisenberg, PC, 1040 North Kings Highway, Suite 407,
Cherry Hill, NJ 08034-1925
cr +Finance of America Mortgage LLC, Stern & Eisenberg, PC, 1040 N. Kings Highway, Suite 407,
Cherry Hill, NJ 08034-1925
516212424 +CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
516212425 +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: CBNA, 50 Northwest Point Road, Elk Grove Village, IL 60007)
516212422 +Capital Health, One Capital Way, Pennington, NJ 08534-2520
516236803 +Consolidated Credit Counseling Services, 5701 West Sunrise Blvd.,
Fort Lauderdale, FL 33313-6200
516212430 +Finance of America Mortgage, 15325 Fairfield Ranch Road, Suite 200,
Chino Hills, CA 91709-8834
516248664 Home Depot, PO Box 2507, Kansas City, MO 64195
516248663 Home Depot Credit Service, PO Box 790345, St. Louis, MO 63179-0345
516236804 +Santander Bank, 601 Penn Street, Reading, PA 19601-3563
516212433 +Santander Bank, 865 Brook Street, Rocky Hill, CT 06067-3444
516239709 +Santander Bank, N.A., 601 Penn Street, 10-6438-FB7, Reading, PA 19601-3563

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov May 30 2020 00:28:38 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov May 30 2020 00:28:34 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
516248662 EDI: AMEREXPR.COM May 30 2020 03:38:00 American Express, PO Box 981535,
El Paso, TX 79998-1535
516347212 EDI: BECKLEE.COM May 30 2020 03:33:00 American Express Bank FSB, c/o Becket and Lee LLP,
PO Box 3001, Malvern PA 19355-0701
516212423 EDI: CAPITALONE.COM May 30 2020 03:33:00 Capital One Bank USA, 15000 Capital One Dr,
Richmond, VA 23238
516291527 EDI: CAPITALONE.COM May 30 2020 03:33:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083
516392486 EDI: BL-BECKET.COM May 30 2020 03:38:00 Capital One NA, c/o Becket and Lee LLP,
PO Box 3001, Malvern PA 19355-0701
516212427 +E-mail/Text: ering@cbbhv.com May 30 2020 00:28:32 Collection Bureau of the Hudson Valley,
PO Box 831, 155 North Plank Road, Newburgh, NY 12550-1748
516212428 +EDI: WFNNB.COM May 30 2020 03:38:00 Comenity, Attn: Bankruptcy Dept.,
Post Office Box 182125, Columbus, OH 43218-2125
516212429 +E-mail/PDF: creditonebknofications@resurgent.com May 30 2020 00:34:23 Credit One Bank,
PO Box 98875, Las Vegas, NV 89193-8875
516212431 +EDI: AMINFOFP.COM May 30 2020 03:38:00 First Premier Bank, 601 S. Minnesota Avenue,
Sioux Falls, SD 57104-4868
516212426 EDI: JPMORGANCHASE May 30 2020 03:33:00 Chase Card Service, PO Box 15298,
Wilmington, DE 19850
516212432 E-mail/Text: bncnotices@becket-lee.com May 30 2020 00:27:35 Kohls,
N56 17000 Ridgewood Drive, Menomonee Falls, WI 53051
516388533 E-mail/PDF: resurgentbknofications@resurgent.com May 30 2020 00:34:34
LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516345108 +EDI: MID8.COM May 30 2020 03:38:00 Midland Funding, LLC, P.O. Box 2011,
Warren, MI 48090-2011
516442551 EDI: PRA.COM May 30 2020 03:38:00 Portfolio Recovery Associates, LLC,
c/o Best Buy Credit Card, POB 41067, Norfolk VA 23541
516442546 EDI: PRA.COM May 30 2020 03:38:00 Portfolio Recovery Associates, LLC,
c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
516378128 +EDI: JEFFERSONCAP.COM May 30 2020 03:38:00 Premier Bankcard, LLC,
c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
516276975 EDI: Q3G.COM May 30 2020 03:38:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788
516350173 EDI: Q3G.COM May 30 2020 03:38:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,
PO Box 788, Kirkland, WA 98083-0788
516380967 EDI: Q3G.COM May 30 2020 03:38:00 Quantum3 Group LLC as agent for, Sadino Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
516212434 EDI: RMSC.COM May 30 2020 03:33:00 Synchrony Bank, Attn: Bankruptcy Dept.,
PO Box 965061, Orlando, FL 32896-5061
516406408 EDI: RMSC.COM May 30 2020 03:33:00 Synchrony Bank, c/o Recovery Management Systems Corp,
25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
516364361 +E-mail/Text: bncmail@w-legal.com May 30 2020 00:28:48 TD Bank USA, N.A.,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516212435 +EDI: WTRRN BANK.COM May 30 2020 03:38:00 TD Bank USA/Target Credit, PO Box 673,
Minneapolis, MN 55440-0673

District/off: 0312-3

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 39

Date Rcvd: May 29, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516212436 +EDI: BLUESTEM May 30 2020 03:38:00 Webbink/Fingerhut, 6250 Ridgewood Rd,
Saint Cloud, MN 56303-0820

TOTAL: 26

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 31, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 29, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Brian W. Hofmeister on behalf of Joint Debtor Debra Siwczak bwh@hofmeisterfirm.com,
j119@ecfcbis.com
Brian W. Hofmeister on behalf of Debtor Michael A Siwczak bwh@hofmeisterfirm.com,
j119@ecfcbis.com
Rebecca Ann Solarz on behalf of Creditor MIDFIRST BANK rsolarz@kmlawgroup.com
Steven P. Kelly on behalf of Creditor Finance of America Mortgage LLC
skelly@sterneisenberg.com, bkecf@sterneisenberg.com
Steven P. Kelly on behalf of Creditor Finance of America East skelly@sterneisenberg.com,
bkecf@sterneisenberg.com

TOTAL: 7